

UNITED STATES BANKRUPTCY COURT

Western District of Texas

Order Combined With Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/31/10 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William Patrick Conway
24814 Parview Circle
San Antonio, TX 78260

Cheryl Elaine Conway
24814 Parview Circle
San Antonio, TX 78260

Case Number:
10-52890-lmc

Last four digits of Social Security or Individual Taxpayer ID (ITIN)
No(s)/Complete EIN:
xxx-xx-8589
xxx-xx-8358

Attorney for Debtor(s) (name and address):

Rogena Jan Atkinson
Law Offices of R. J. Atkinson
Post Office Box 90628
San Antonio, TX 78209
Telephone number: (210) 805-9909

Bankruptcy Trustee Appointed By U.S. Trustee On 07/31/2010

(name and address) :
Johnny W Thomas
johnnywthomas.trusteblogs.com
St Paul Square
1153 E Commerce
San Antonio, TX 78205
Telephone number: (210) 226-5888

Meeting of Creditors:

Date: **September 7, 2010**

Time: **03:00 PM**

Location: **San Antonio Room 333, U.S. Post Office Bldg., 615 E. Houston St., San Antonio, TX 78205**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:

11/8/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
P. O. BOX 1439
SAN ANTONIO, TX 78295-1439

Telephone number: (210) 472-6720

For the Court:

Clerk of the Bankruptcy Court:
George D. Prentice II



Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 8/2/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

| | |
|--|--|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. At the meeting, the creditors may elect a trustee other than the one named on this notice, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued and concluded at a later date without further notice. FAILURE OF THE DEBTOR OR HIS ATTORNEY TO APPEAR AT THE SECTION 341(a) MEETING OR TO TIMELY FILE SCHEDULES AND STATEMENT OF AFFAIRS MAY RESULT IN DISMISSAL, DENIAL OF THE DEBTOR'S DISCHARGE, OR OTHER APPROPRIATE RELIEF. |
| Reaffirmation Agreements | File all reaffirmation agreements with the Bankruptcy Clerk prior to the Objections to Discharge deadline. Reaffirmation Agreements may be scheduled for hearing. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) Internet site (https://ecf.txwb.uscourts.gov/). You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or via the Internet if you have a CM/ECF PACER subscription . |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| -- Refer to Other Side for Important Deadlines and Notices -- | |

Service No 3 of 4 CERTIFICATE OF NOTICE

District/off: 0542-5
Case: 10-52890

User: paezd
Form ID: B9A

Page 1 of 2
Total Noticed: 31

Date Rcvd: Aug 02, 2010

The following entities were noticed by first class mail on Aug 04, 2010.

db/db +William Patrick Conway, Cheryl Elaine Conway, 24814 Parview Circle,
San Antonio, TX 78260-7211

aty +Rogena Jan Atkinson, Law Offices of R. J. Atkinson, Post Office Box 90628,
San Antonio, TX 78209-9088

14608228 +Aes/chase Bank, 1200 N 7th St, Harrisburg, PA 17102-1419

14608229 +Aes/nct, Reinsurance Dept Bankruptcy, Unit 120 N 7th, St Harrisburg, PA 17102

14608230 +Aes/nct, P.O.Box 2461, Harrisburg, PA 17105-2461

14608231 +Allgate Financial Llc, 707 Skokie Blvd Ste 375, Northbrook, IL 60062-2882

14608232 +American Bk, 123 S Main, Keller, TX 76248-4973

14608234 +Amex, c/o Beckett & Lee, PO Box 3001, Malvern, PA 19355-0701

14608236 +Broadway National Bank, 1177 NE Loop 410, San Antonio, TX 78209-1585

14608237 +Cap One Na, 8401 Connecticut Avenue, Chevy Chase, MD 20815-5803

14608245 +IRS-Insolvency Dept, P.O.Box 21126, Philadelphia PA 19114-0326

14608248 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: Nco- Medclr, Po Box 8547, Philadelphia, PA 19101)

14608251 Wfnb/abrecrombie Fitch, Pob 18548, Columbus, OH 43213

The following entities were noticed by electronic transmission on Aug 02, 2010.

tr +EDI: FJWTHOMAS.COM Aug 02 2010 19:18:00 Johnny W Thomas, johnnywthomas.trusteblogs.com,
St Paul Square, 1153 E Commerce, San Antonio, TX 78205-3305

ust E-mail/Text: USTPRegion07.sn.bnc@usdoj.gov United States Trustee - SA12,
US Trustee's Office, 615 E Houston, Ste 533, PO Box 1539, San Antonio, TX 78295-1539

14608233 +EDI: BECKLEE.COM Aug 02 2010 19:13:00 American Express, c/o Becket and Lee LLP,
PO Box 3001, Malvern, PA 19355-0701

14608235 +EDI: BANKAMER.COM Aug 02 2010 19:18:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14,
PO Box 26012, Greensboro, NC 27420-6012

14608238 +EDI: AIS.COM Aug 02 2010 19:18:00 Capital One, N.a., C/O American Infosource,
PO Box 54529, Oklahoma City, OK 73154-1529

14608239 +EDI: CHASE.COM Aug 02 2010 19:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

14608240 +EDI: CHASE.COM Aug 02 2010 19:18:00 Chase-pier1, Attn: Recovery, PO Box 15298,
Wilmington, DE 19850-5298

14608241 +EDI: CITICORP.COM Aug 02 2010 19:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241

14608242 +EDI: RMSC.COM Aug 02 2010 19:18:00 GEMB / Mervyns, Attention: Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104

14608243 +EDI: IRS.COM Aug 02 2010 19:18:00 INTERNAL REVENUE SERVICE, Special Procedures/Bankruptcy,
PO BOX 21126, PHILADELPHIA PA 19114

14608244 +EDI: IRS.COM Aug 02 2010 19:18:00 IRS Special Procedures, 300 E. 8th Street,
STOP 5026 (AUS), Austin TX 78701

14608246 +EDI: WFNNB.COM Aug 02 2010 19:18:00 Lane Bryant, PO Box 182686, Columbus, OH 43218-2686

14608247 +EDI: RMSC.COM Aug 02 2010 19:18:00 Lowes / MBGA, Attention: Bankruptcy Department,
PO Box 103104, Roswell, GA 30076-9104

14608249 +EDI: WTRNBANK.COM Aug 02 2010 19:18:00 Target, PO Box 9475, Minneapolis, MN 55440-9475

14608250 +EDI: WFFC.COM Aug 02 2010 19:13:00 Wells Fargo Bank, 18700 Nw Walker Rd,
Beaverton, OR 97006-2950

14608252 +EDI: WFNNB.COM Aug 02 2010 19:18:00 Wfnnb/brylane Home, Po Box 182121,
Columbus, OH 43218-2121

14608253 +EDI: WFNNB.COM Aug 02 2010 19:18:00 Wfnnb/express, PO Box 182124, Columbus, OH 43218-2124

14608254 +EDI: WFNNB.COM Aug 02 2010 19:18:00 Wfnnb/metro Style, 4590 E Broad St,
Columbus, OH 43213-1301

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0542-5
Case: 10-52890

User: paezd
Form ID: B9A

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Total Noticed: 31

Date Rcvd: Aug 02, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.